

TEACHING
ZAKAT
CALCULATION
TO CHILDREN
&
PARENTS

This Book Belongs to:

Name: _____

Class: _____

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Zakat is the 3rd pillar of Islam. Zakat has been mentioned 32 times in the Holy Quran with Salah. It has been mentioned many times on its own. The Hadith books also mention the importance of Zakat.

It is a form of giving to those who are less fortunate.

It is obligatory upon all Muslims to give 2.5% of their wealth and assets each year to the poor.

Giving Zakat is considered an act of worship because it is a form of offering thanks to Allah for the means of material well-being one has been given.

Zakat does not only purify the property of the contributor, but also purifies his heart from selfishness and greed.

It also purifies the heart of the recipient from envy and jealousy, from hatred and uneasiness and it fosters instead good-will and warm wishes for the contributors.

An important word of advice for parents

When children become mature and they have the value of Nisab, thereafter Zakat becomes compulsory upon them. It is advisable that parents should tell their children to calculate the Zakat due upon them in front of them. The children should be told to take out the Zakat from their own money and distribute it to the people who are entitled to receive Zakat. This method should be adopted so that the importance of giving Zakat is embedded in them throughout their whole life.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

FOREWORD

In the name of Allah, the Most Beneficent, the Most Merciful.
All praise is for Allah ﷻ, Lord of the worlds.
May peace and blessings be upon His beloved messenger,
Muhammad ﷺ, his noble family and revered Companions.

My father was teaching children the method of Zakat calculations in the Holy month of Ramadhan.

I would see that a few days before the Holy Month started, children as young as 8 years old would come and ask my father if he was going to teach them the method of calculating Zakat in Ramadhan as he had done in the previous years? My father would smile and happily say "of course".

As soon as the moon of Ramadhan was sighted, children would come to the house with books, calculators, pencils and rubbers. After the Holy Qur'an lesson was completed by my father, out would come the children's Zakat calculation books.

After the first few lessons, homework would be given regularly and after each homework was completed, my father would mark the books. The mistakes made by the children would be shown to them and they would be told to correct them. Questions would be asked to my father regarding Zakat and my father would give the answer in the simplest way possible so that the child would understand.

FOREWORD

The children became so good in calculating Zakat that many at the age of 10 and 11 were helping my father teach other children in the class.

My father suggested me to compile a book which teaches how to calculate Zakat and make a book which showed the method of calculating Zakat. Taking some of the children's books from which my father taught, I compiled this book with the help and useful advice from my father.

I took many of the simple rulings mentioned in this book from my father's book 'The Basic Principles from Ramadhan to Hajj' so that children can learn some of the simple but yet important rulings of Zakat.

A request is made to all the Muslims who benefit from this to make Dua for my parents, myself and my teachers.

May Allah ﷻ accept this work of mine and make it a means of salvation in the Hereafter for my parents, myself and my teachers. Ameen.

Abdur-Rahman ibn Mufti Muhammad Faruq
20th Shawwal 1437 Hijri / 24th July 2016

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All praise is for Allah ﷻ, Lord of the worlds.

May peace and blessings be upon His beloved messenger, Muhammad ﷺ, his noble family and revered companions.

It is through the infinite Mercy of Allah ﷻ only, that He enabled this humble servant to teach maktab (evening classes where Islamic education is taught to small children) from home for the last ten years. In the month of Ramadhan, I started teaching children from the age of eight and onwards the method of calculating Zakat.

The children very quickly in learning the calculation of Zakat.

By teaching them the Zakat calculation, they also began to understand the importance of giving Zakat.

During this teaching period, which was specifically set aside for the month of Ramadhan, I used to give children homework questions on Zakat as to how much Zakat was due.

For the small children, I would advise them to seek help in answering the questions from their parents and elder brothers and sisters.

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FOREWORD

However, many children would return after struggling to answer the questions given to them. Simple answers for simple questions were wrong.

Many parents and also the student's siblings were not aware as to how the Zakat calculation is done as many could not help their children and brothers and sisters.

Some siblings were even in college! Surprised at this, it made me think and wonder as to whether some of these parents and the elder brothers and sisters would be calculating their own Zakat correctly or not, or even giving Zakat at all.

Giving less Zakat even though it may be a penny, is just as a grave Sin as not giving Zakat at all.

This made me encourage my son, Hafiz Abdur-Rahman (may Allah ﷻ protect him) to compile this book. Due to my sons young age I thought that he would have a better understanding of how to put things for the younger children. Al-Hamdulillah, I have read the book thoroughly and it made me feel really happy that a book has now been completed which will enable the Muslims to learn the duty of calculating and fulfilling the Fardh duty of Zakat correctly and completely, especially for the children who will not only learn practically from an early age but which would also embed the importance of giving Zakat in their hearts, InshaAllah.

FOREWORD

Finally, I make Dua to Allah ﷻ, that He showers His blessings and bounties on all those who have helped out in any way, shape, or form in the production of this work, that He accepts the efforts of Hafiz Abdur-Rahman, that He have mercy on him, his parents, family and his teachers. Aameen. In need of His Lord's favour.

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the things mentioned in this book

Level 8 - Track record of Zakat paid

Answers to the questions given in the book



THE PUNISHMENT FOR NOT GIVING ZAKAT

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ
بِعَذَابٍ أَلِيمٍ (٣٤) يَوْمَ يُخْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فُتْكُوىٰ بِهَا جِبَاهُهُمْ
وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كُنْتُمْ لِنَفْسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ (٣٥)

As for those who accumulate gold and silver and do not spend it in the way of Allah, give them the 'good' news of a painful punishment, [9:34] on the Day it (the wealth) will be heated up in the fire of Jahannam, then their foreheads and their sides and their backs shall be branded with it.

This is what you had accumulated for yourselves.

So, taste what you have been accumulating.
[9:35]



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THE PUNISHMENT FOR NOT GIVING ZAKAT

HADITH:

Rasulullah ﷺ said: "Whoever, is made wealthy by Allah and does not pay the Zakah due on his wealth, then on the Day of Resurrection his wealth will be made like a Bald-Headed Poisonous Male Snake with two black dots over the eyes.

The Snake will encircle his neck and bite his cheeks and say, 'I am your wealth, I am your treasure.' Rasulullah ﷺ then recited the ayah, "And let not those who withhold in miserliness what Allah has given them out of His grace should not take it as good for them, instead, it is bad for them. They shall be forced, on the Day of Resurrection, to put on what they withheld, as iron-collars around their necks. To Allah belongs the inheritance of the heavens and the earth. Allah is All-Aware of what you do." (3:180)

[Al-Bukhari - Hadith 486]

TEACHING ZAKAT CALCULATION TO CHILDREN

BEFORE YOU BEGIN

Calculating Zakat is not difficult, a little thought will prove that Zakat is easy to work out even though you may not be good at mathematics.

For calculating Zakat you will need a pencil, rubber, ruler and a calculator.

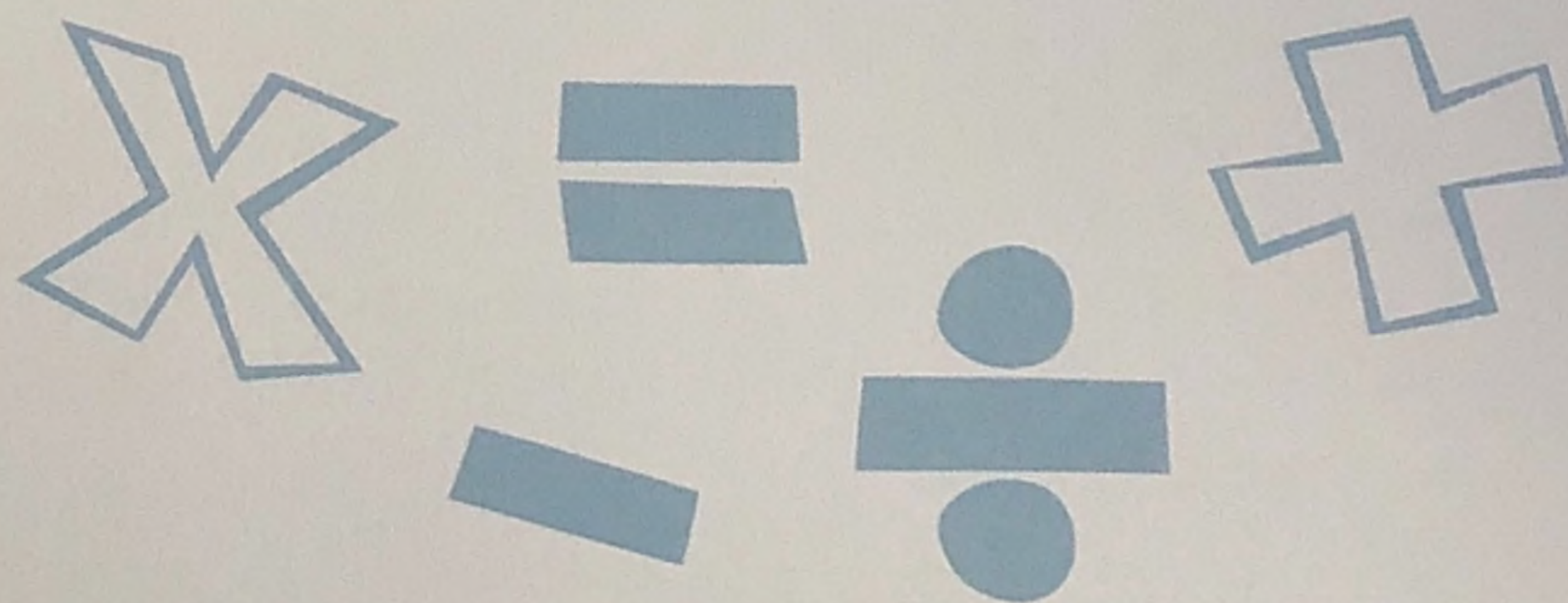
HOW TO WORK OUT ZAKAT

For calculating Zakat you can:

- A) Either 'x' [multiply] the total of money on which Zakat has to be given on by 0.025 which will give the answer on the amount of Zakat you have to give.
- B) Or you can '÷' [divide] by 40 instead of multiplying.

The answer will be the same as will be shown to you in the examples that will be given.

The calculation [\div or \times] will always be used no matter what the currency may be.



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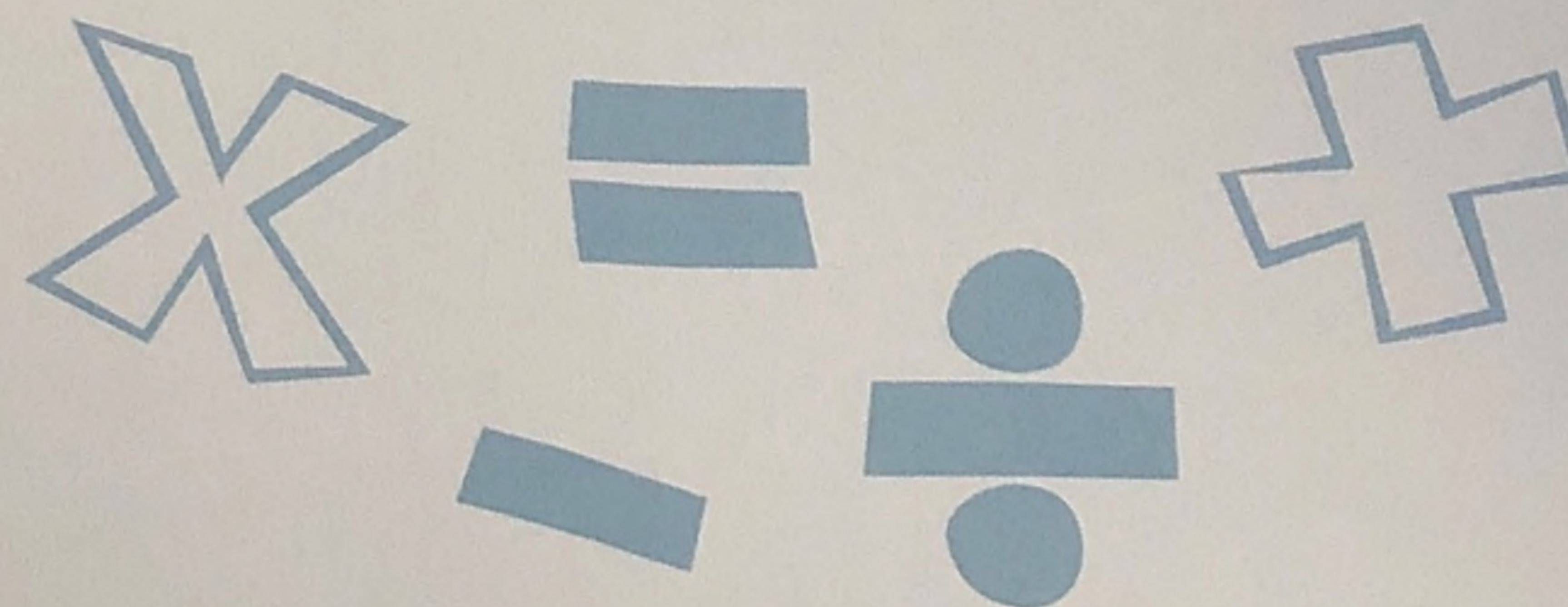
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NISAB

1/40 or 2.5% Zakat has to be given when the wealth reaches the nisab. Nisab is the amount when Zakat becomes compulsory. When the total amount of wealth (Gold, Silver, cash etc.) reaches the price of 52.5 tolas of Silver (612 grams of silver) which is currently about £280.00, Zakat will become compulsory the following year on the same Islamic date (lunar calendar).

The Nisab will change if the price of silver changes, Please check the price of the actual nisab from your local jewellers.

- Denying Zakat is an act of **Kufr** which is also known as infidelity and not give Zakat is a **Major Sin**.
- The 1/40 or **2.5%** Zakat has been fixed by our Prophet ﷺ.
- Just by calculating Zakat or by putting the Zakat money on one side with the intention of giving the money to the poor does not make the obligatory fulfilment of Zakat completed.

SOME ADVICE BEFORE YOU BEGIN

1. Always show your working out.
2. Space each number out and write the figures clearly and neatly, so that if you need to go back and check how you got the answer, you will know exactly what you have done. Also by doing this not only will it be very easy to understand, but it will ensure that you do not miss anything out in your calculation, and you do not make any silly mistakes which might give you the wrong amount of Zakat you need to give.

NISAB

SOME ADVICE BEFORE YOU BEGIN

3. Always space your working out (leave space) so you can see exactly what you are doing.
4. Use a pencil rather than a pen, this is so that you can rub out any mistakes.
5. It is much easier to use a **simple calculator** than a scientific calculator when working out your Zakat.
6. Put the symbol of the currency you are calculating such as the £, €, or \$ as this makes it look better and neater rather than just having numbers all over the page.
7. After each figure write down what that amount represents. For example: "Total amount of money I have Zakat on Gold, Silver, total amount of Zakat I will give etc." This will allow you to know exactly what that amount is without getting confused. See how each and every example has been shown to you and try and follow exactly the same pattern.
8. Always check your answers for all the working out you have done several times as you may have made an error in your calculations which will give the wrong amount of Zakat that you must give.

NISAB

Now let us look at some examples for how Zakat should be calculated. Together we shall slowly work our way up to different things on which Zakat has to be given.

We shall start with the easy and then move on to the slightly more difficult things when learning how to calculate Zakat.

- After each set of examples, I will give you some questions to answer. You will find the answers to these questions at the end of the book.
- After my questions, I will ask you to make up 2 questions yourself which you can do the working out as to how much Zakat will become compulsory. Ask your teacher or parents to check the answer for you to see if you have got it right or not. This will be under the heading...
"SELF MADE QUESTION"
- If your parents have to give Zakat, ask them if you could give it to the poor, or the collectors in the Masjid etc. when you are with them. This will create the habit in yourself of giving Zakat when you grow up.

LEVEL 1 SAVINGS ONLY

SAVINGS ONLY

EXAMPLE ONE

£1,000.00 total amount of various savings I have (at home, bank, wallet, in tin etc.).

Calculation of Zakat

Thereafter multiply (x) this amount by 0.025.

£1,000.00 x 0.025 = £25.00 Zakat I will give, InshaAllah.

Or divide (÷) by 40.

£1,000 ÷ 40 = £25.00 Zakat I will give, InshaAllah.

ZAKAT IS NOT COMPULSORY ON SMALL CHILDREN.

Zakat is only compulsory when the child reaches the age of puberty which is generally between the age of 14 and 15 years, is sane and has the value of nisab.



LEVEL 1 SAVINGS ONLY

SAVINGS ONLY

EXAMPLE TWO

£5,729.00 total amount of various savings I have.

Calculation of Zakat

Therefore, x this amount by 0.025

$$£5,729.00 \times 0.025 = £143.225$$

= £143.23 Zakat I will give.

It is better to give £144.00 although this is not necessary.

Or ÷ this amount by 40

$$£5,729.00 \div 40 = £143.225$$

= £143.23 Zakat I will give

- Always round your answer up, it is better to give extra although this is not necessary rather cautious.



LEVEL 1

QUESTION 1

£4,876.00 total amount of various savings I have.

.....
Zakat I will give, InshaAllah.

.....
better to give

.....
Note: An example of what should be written has been shown in the question. You should try and follow the same pattern.

QUESTION 2

£9,563.00 total amount of various savings I have.

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.....
.....

QUESTION 3

£137,892.00 total amount of various savings I have.

.....
.....
.....

LEVEL 1 SAVINGS ONLY

SAVINGS ONLY

EXAMPLE TWO

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.....
.....
.....

QUESTION 3

£137,892.00 total amount of various savings I have.

.....
.....
.....

QUESTION 4

£376,532.00 total amount of various savings I have.

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SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 2

BUSINESS STOCK AND SAVINGS

EXAMPLE ONE

£6,543.67 total amount of various savings I have
£25,600.00 worth of sweets, chocolates, crisps, drinks
etc. for sale in the warehouse.

When you have 2 or more Zakat calculations to do, then
you have two ways to calculate your Zakat.

Both options will be shown to you and you can decide
which one you want to take when calculating your Zakat
as both the answers will be the same.

OPTION ONE

You will add each of the amounts as shown below and
then you do the normal $\times 0.025$ or \div by 40 as you have
learnt earlier.

Calculation of Zakat

$\pounds 6,543.67 + \pounds 25,600.00 = \pounds 32,143.67$
total amount I have on which Zakat
is payable.

$\pounds 32,143.67 \times 0.025 = \pounds 803.59$ total
amount of Zakat I will give. It is
best to give £805.00

LEVEL 2

BUSINESS STOCK AND SAVINGS

OPTION TWO

You will multiple $\times 0.025$ or \div by 40 with each one separately and then you will add both amounts together to get the total on which Zakat will have to be given.

Calculation of Zakat

$\pounds 6,543.67 \times 0.025 = \pounds 163.59$ Zakat I will give.

$\pounds 25,600.00 \times 0.025 = \pounds 640.00$ Zakat I will give.

$\pounds 163.59 + \pounds 640 = \pounds 803.59$ total amount of Zakat I will give. It is best to give $\pounds 805.00$

- Zakat is compulsory on the selling price of the goods and not the buying price.
- Zakat is calculated according to the lunar calendar (Islamic calendar). Therefore, the month and date should be written down and the Zakat should be calculated on the same date every year.
- Once the nisab has been reached it will remain the same date forever, unless a person has nothing left.
A new date will be established once again when a person has the nisab again.

LEVEL 2

QUESTION 1

$\pounds 5,649.99$ total amount of various savings I have.
 $\pounds 33,500.00$ worth of Islamic books to sell in shop.

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QUESTION 2

$\pounds 90,000.00$ total amount of various savings I have.
 $\pounds 67,300.00$ worth of clothes to sell in the Hijab shop.
 $\pounds 45,700.00$ worth of mobiles to sell in the shop.

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BUSINESS STOCK AND SAVINGS

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LEVEL 2

QUESTION 3

£56,678.78 total amount of various savings I have.

£100,000.00 worth of petrol and goods to sell in the petrol station.

£5,000.00 worth of mobiles I have which I sell from home.

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QUESTION 4

£45,965.89 total amount of various savings I have.

£150,000.00 worth of carpets to sell in the warehouse.

£259,000.00 worth of goods to sell in the plumbing shop.

£8,000.00 worth of computers to sell in the shop.

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LEVEL 2

- When Zakat becomes compulsory upon you, after you become mature ensure that you do not tell anyone as to how much Zakat you have to give. Otherwise, they will know how much wealth you have from the Zakat you have to give. Keep your wealth a secret.

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 2

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£5,000.00 worth of mobiles I have which I sell from home.

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QUESTION 4

£45,965.89 total amount of various savings I have.

£150,000.00 worth of carpets to sell in the warehouse.

£259,000.00 worth of goods to sell in the plumbing shop.

£8,000.00 worth of computers to sell in the shop.

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LEVEL 2

- When Zakat becomes compulsory upon you, after you become mature ensure that you do not tell anyone as to how much Zakat you have to give. Otherwise, they will know how much wealth you have from the Zakat you have to give. Keep your wealth a secret.

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 3 GOLD & SILVER

To calculate Zakat on gold and silver jewellery you must find out two things:

1. The weight of each item you have.
2. The carat that each item is. The carat must be correct as the different carats can change the price of the item.

To calculate Zakat on gold and silver items you have, you x (multiply) it by the selling price on the day of your calculation and not before as the price of gold and silver changes.

- It is permissible to give the actual gold and silver at the rate of 2.5% of the total weight. For example, if the gold weighs 100 grams 2.5 grams of gold can be given as Zakat on the jewellery. The other method is shown in the example given where the items value is calculated in cash then Zakat is given, which is easier as not everyone would like to give a part of the jewellery they own.



LEVEL 3 GOLD & SILVER

Example Two

I have a gold necklace, gold rings and gold earrings which altogether weighs 3,197 grams of gold. It is 24 carat gold. I also have a silver necklace, silver rings and a silver bracelet which all weigh 6,498 grams.

1 gram of 24 carat gold is £5.32

1 gram of silver is £2.79

Calculation of Zakat

3197 grams of gold x £5.32 = £17,008.04 in cash.

6,498 grams of silver x £2.79 = £18,129.42 in cash.

£17,008.04 + £18,129.42 = £35,137.46 is the total amount of cash I have.

£35,137.46 x 0.025 = £878.44 Zakat I will give.

Better still, as a precaution I will give £879.00 or £900.00 in Zakat.

- If you need to go and weigh your gold and silver by the jewellers, then do not take it all to one jeweller.

Instead take different items to different jewellers.

This is for your own safety and the safety of your wealth.



LEVEL 3 GOLD & SILVER

Level 3

QUESTION 1

I have 216 grams of gold jewellery. It is 24 carat gold.

I also have 531 grams of silver jewellery.

1 gram of 24 carat gold is £3.41

1 gram of silver is £1.11

Always keep a record of how much jewellery you have in weight and carats in gold/silver, so that you do not have to run around with the jewellery each year to the jewellers when the calculation date comes.

All you have to do is phone the jewellers and ask for the value of the gold/silver according to grams/tolas, the carat that it is and calculate accordingly.



LEVEL 3 GOLD & SILVER

Question 2

I have 3,256 grams of gold jewellery. It is 24 carat gold.

I have 6,121 grams of silver jewellery.

1 gram of 24 carat gold is £5.12

1 gram of silver is £2.02

- Cost of making the necklace, rings etc. will not be deducted from Zakat. The actual weight and price of the gold/silver will be taken into consideration only.

QUESTION 3

I have 3,219 grams of jewellery. It is 24 carat gold.

I have 2,853 grams of silver jewellery.

1 gram of 24 carat gold is £9.23

1 gram of silver is £4.24

LEVEL 3 GOLD & SILVER

- There is no Zakat on any metal besides gold and silver. Therefore, there is no Zakat on metals such as lead, copper, aluminium, unless they are sold as trade.
- There is no Zakat on gold or silver which is stuck onto the body and cannot be removed, e.g. gold or silver tooth. Zakat has to be given if the gold, silver can be removed, such as a removable golden nose ring.

QUESTION 4

2,149 grams of gold necklace, rings and earrings I have.
It is 24 carat gold.

3,978 grams of silver necklace, rings and bracelet I have.

1 gram of 24 carat gold is £7.13

1 gram of silver is £3.98

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- There is no Zakat on diamonds, emeralds and other precious stones unless they are sold as trade.

LEVEL 3 GOLD & SILVER

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 3 GOLD & SILVER

- There is no Zakat on any metal besides gold and silver. Therefore, there is no Zakat on metals such as lead, copper, aluminium, unless they are sold as trade.
- There is no Zakat on gold or silver which is stuck onto the body and cannot be removed, e.g. gold or silver tooth. Zakat has to be given if the gold, silver can be removed, such as a removable golden nose ring.

QUESTION 4

2,149 grams of gold necklace, rings and earrings I have.
It is 24 carat gold.

3,978 grams of silver necklace, rings and bracelet I have.

1 gram of 24 carat gold is £7.13

1 gram of silver is £3.98

- There is no Zakat on diamonds, emeralds and other precious stones unless they are sold as trade.

LEVEL 3 GOLD & SILVER

SELF-MADE QUESTION 1

SELF-MADE QUESTION 2

LEVEL 3 GOLD & SILVER

- There is no Zakat on any metal besides gold and silver. Therefore, there is no Zakat on metals such as lead, copper, aluminium, unless they are sold as trade.
- There is no Zakat on gold or silver which is stuck onto the body and cannot be removed, e.g. gold or silver tooth. Zakat has to be given if the gold, silver can be removed, such as a removable golden nose ring.

QUESTION 4

2,149 grams of gold necklace, rings and earrings I have.
It is 24 carat gold.

3,978 grams of silver necklace, rings and bracelet I have.

1 gram of 24 carat gold is £7.13

1 gram of silver is £3.98

- There is no Zakat on diamonds, emeralds and other precious stones unless they are sold as trade.

LEVEL 3 GOLD & SILVER

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 3 GOLD & SILVER

- Zakat cannot be given in the construction of a masjid.
- Zakat is compulsory on a traveller.

QUESTION 5

5,313 grams of gold bangels, necklace, nose rings and earrings I have. It is 24 carat gold.

3,214 grams of silver necklace, rings and bracelet I have.

1 gram of 24 carat gold is £7.56

1 gram of silver is £3.49

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- If the father or mother wishes to give Zakat on their children's behalf, they can do so but only with the children's permission. Parents can give the children's Zakat using the child's own money. Permission is also needed to give Zakat from the children's money.

LEVEL 4 FOREIGN CURRENCY

To calculate Zakat on any foreign currency there are 2 options. Choose any of the options according to your own needs. Both options will be shown so that you can understand easily.

OPTION ONE

You do the normal \times or \div with the foreign currency as you would do with your own local currency and give the same currency to the poor as Zakat.

OPTION TWO

You can change the foreign currency into your local currency and give Zakat in your local currency. The foreign currency can be changed into your local currency by finding out the exchange rate. The exchange rate can be found from the internet or from the travel agents. To change any foreign currency into the local currency for calculating Zakat you will \div (divide) the foreign currency by the exchange rate of the foreign currency.

- No matter what the exchange rate may be, when you change to that particular currency in which you want to give Zakat, Zakat will count. Obviously, if you look for a better rate of exchange and get more for your money, the poor will get that extra help.
- If possible, Zakat should be given to the poor with your own hands, rather than give it to someone to pass it on to give to the poor.

LEVEL 4 FOREIGN CURRENCY

A point to note if you BUY any foreign currency you x (multiply) your currency by the exchange rate; you will not ÷ (divide).

EXAMPLE

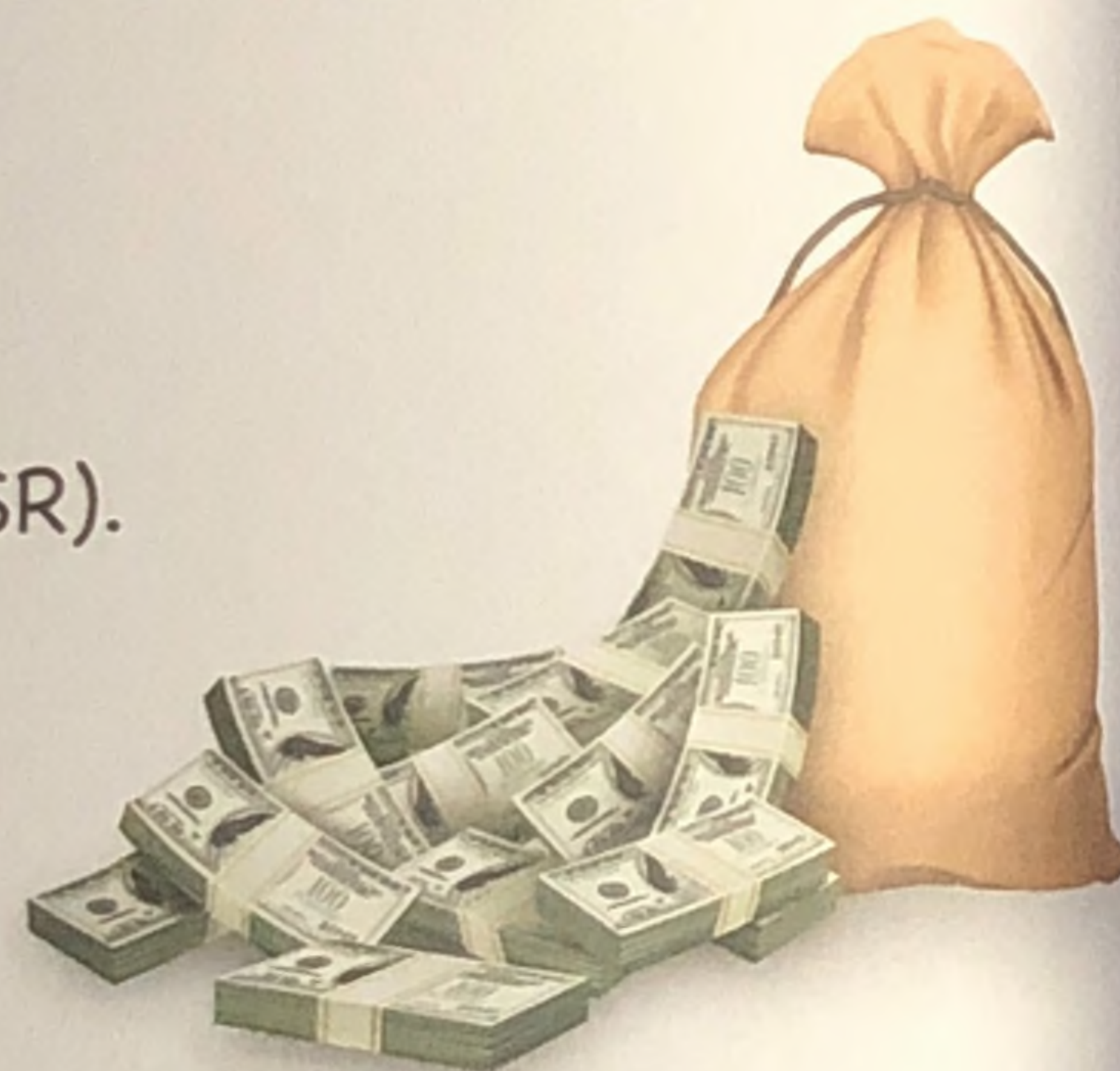
For Option One

313 Saudi Arabian Riyals (SR).

\$8,000.00

€90

2,034 Indian Rupees (IR).



Calculation of Zakat

$313 \text{ (SR)} \times 0.025 = 7.83 \text{ (SR)}$ Zakat I will give.
Better still as a precaution I will give 8 (SR) OR 10 (SR) in Zakat.

$\$8,000.00 \times 0.025 = \200.00 Zakat I will give.

$\text{€}90 \times 0.025 = \text{€}2.25$ Zakat I will give.

Better still as a precaution I will give €3.00

$2,034 \text{ (IR)} \times 0.025 = 50.85 \text{ (IR)}$ Zakat I will give.

Better still as a precaution I will give 51 (IR) or 55 (IR).

LEVEL 4 FOREIGN CURRENCY

EXAMPLE

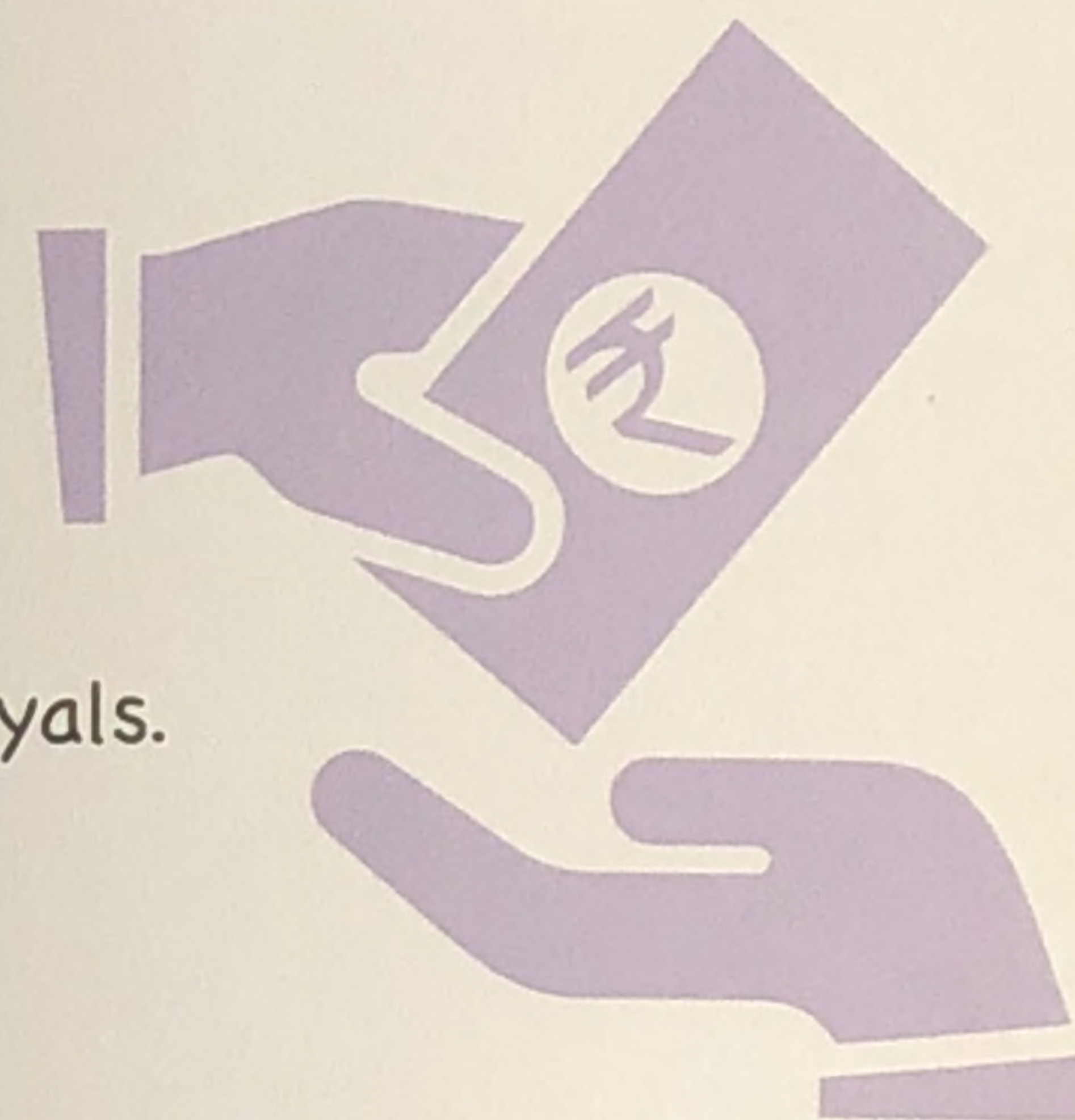
FOR OPTION TWO

313 Saudi Arabian Riyals (SR).

\$8,000.00

€90

2,034 Indian Rupees.



$\text{£}1.00 = 5.75 \text{ Saudi Arabian Riyals.}$

$\text{£}1.00 = \$2.36$

$\text{£}1.00 = \text{€}2.57$

$\text{£}1.00 = 95.65 \text{ Indian Rupees.}$

Calculation of Zakat

$313 \text{ Saudi Arabian Riyals} \div \text{by } 5.75 \text{ (SR)} = \text{£}54.43$

$\$8,000.00 \div \$2.36 = \text{£}3,389.83$

$\text{€}90 \div \text{€}2.57 = \text{£}35.02$

$2,034 \text{ Indian Rupees} \div 95.65 \text{ (IR)} = \text{£}21.27$

$\text{£}54.43 + \text{£}3,389.83 + \text{£}35.02 + \text{£}21.27 = \text{£}3,500.55$

total amount in cash I have.

$\text{£}3,500.55 \times 0.025 = \text{£}87.51$ Zakat I will give.

Better still as a precaution I will give £88.00 or £90.00 in Zakat.

- Zakat is due even though the money has been saved to buy a house or to perform Hajj.

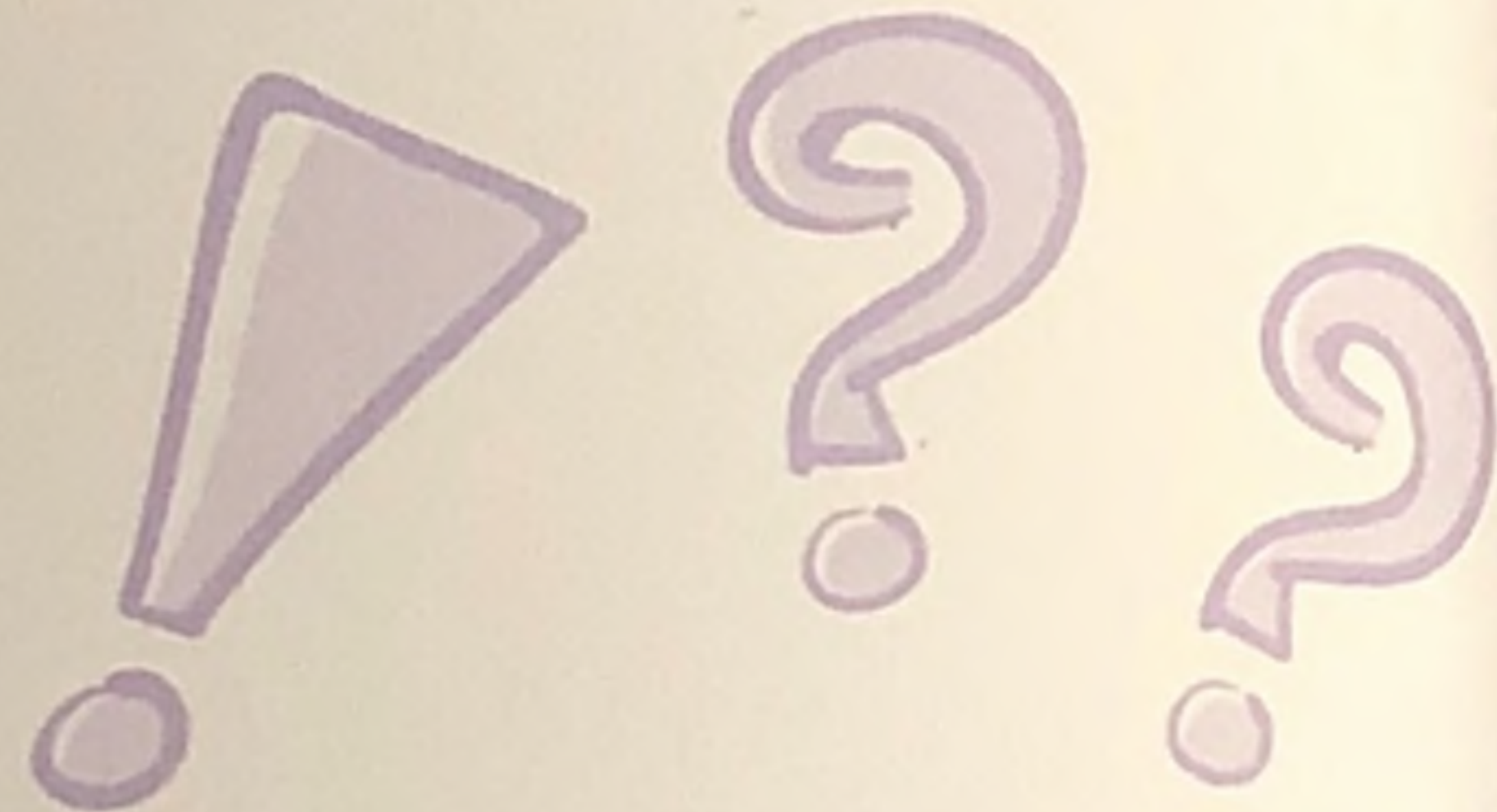
LEVEL 4 FOREIGN CURRENCY

QUESTION 1 FOR OPTION ONE

345 Dinars (Kuwait).

893 Liras (Turkey).

1,436 Dirhams (Morroco).



QUESTION 1 FOR OPTION TWO

345 Dinars.

893 Liras.

1,436 Dirhams.

£1.00 = 0.75 Dinar.

£1.00 = 2.56 Liras.

£1.00 = 1.11 Dirhams.



LEVEL 4 FOREIGN CURRENCY

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 4 FOREIGN CURRENCY

QUESTION 2

FOR OPTION 1

456 Saudi Arabian Riyals (SR).

\$3,298.00 | €105.55

1,000 Pakistani Rupees (PR).



QUESTION 2

FOR OPTION 2

456 Saudi Arabian Riyals (SR).

\$3,298.00 | €105.00

1,000 Pakistani Rupees (PR).

£1.00 = 6.79 (SR).

£1.00 = \$3.01

£1.00 = €4.98

£1.00 = 104 (PR).



LEVEL 4 FOREIGN CURRENCY

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 4 FOREIGN CURRENCY

QUESTION 2

FOR OPTION 1

456 Saudi Arabian Riyals (SR).

\$3,298.00 | €105.55

1,000 Pakistani Rupees (PR).



QUESTION 2

FOR OPTION 2

456 Saudi Arabian Riyals (SR).

\$3,298.00 | €105.00

1,000 Pakistani Rupees (PR).

£1.00 = 6.79 (SR).

£1.00 = \$3.01

£1.00 = €4.98

£1.00 = 104 (PR).



LEVEL 4 FOREIGN CURRENCY

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 5 SHARES

A share is a token of ownership in a company. People usually buy shares in a particular company when the price drops. They sell the shares when the price goes up so that they can make some profit. It is unlawful to buy shares in companies which deal in unlawful things such as banks, building societies, brewery etc. Ask your teacher or parents to help you understand more about shares. For calculating Zakat on shares, you x (multiply) by the selling price (not the buying price), whether the price may have gone up or down at the time of calculating Zakat. As the stock market changes during the day, choose the highest price of the day when calculating your Zakat.

EXAMPLE

3265 Shares in British Telecommunication (BT)

847 Shares in British Petroleum (BP)

2178 Shares in Southern Electrical Company (SSE)

1 Share in British Telecommunication (BT) is selling at £3.56

1 Share in British Petroleum (BP) is selling at £27.21

1 Share in SSE is selling at £13.45

Calculation of Zakat

$3265 \text{ (BT)} \times £3.56 = £11,623.40$

$847 \text{ (BP)} \times £27.21 = £23,046.87$

$2178 \text{ (SSE)} \times £13.45 = £29,294.10$

$£11,623.40 + £23,046.87 + £29,294.10 = £63,964.37$ Total amount in cash I have.

$£63,964.37 \times 0.025 = £1,599.11$ Zakat I will give.

Better still as a precaution I will give £1,600 or £1,610.00 in Zakat.

LEVEL 5 SHARES

- There is no Zakat on rented properties.

Zakat is only due on rent money which is in hand and not that which has been spent. There is also no Zakat on the total yearly salary.

Zakat is only due on the money left in hand on the calculation date.

So, if someone has a yearly salary of £50,000.00 but has spent £35,000.00, Zakat is only due on the remaining £15,000.00.

Level 5

QUESTION 1

5,634 Shares in GlaxoSmithKline.

7,989 Shares in Vodafone.

9,473 Shares in National Grid.

32,212 Shares in Severn Trent.

1 Share in GlaxoSmithKline is selling at £7.78

1 Share in Vodafone is selling at £3.33

1 Share in National Grid is selling at £5.67

1 Share in Severn Trent is selling at £2.98

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LEVEL 5 SHARES

A share is a token of ownership in a company. People usually buy shares in a particular company when the price drops. They sell the shares when the price goes up so that they can make some profit. It is unlawful to buy shares in companies which deal in unlawful things such as banks, building societies, brewery etc. Ask your teacher or parents to help you understand more about shares. For calculating Zakat on shares, you x (multiply) by the selling price (not the buying price), whether the price may have gone up or down at the time of calculating Zakat. As the stock market changes during the day, choose the highest price of the day when calculating your Zakat.

EXAMPLE

3265 Shares in British Telecommunication (BT)

847 Shares in British Petroleum (BP)

2178 Shares in Southern Electrical Company (SSE)

1 Share in British Telecommunication (BT) is selling at £3.56

1 Share in British Petroleum (BP) is selling at £27.21

1 Share in SSE is selling at £13.45

Calculation of Zakat

$$3265 \text{ (BT)} \times £3.56 = £11,623.40$$

$$847 \text{ (BP)} \times £27.21 = £23,046.87$$

$$2178 \text{ (SSE)} \times £13.45 = £29,294.10$$

$$£11,623.40 + £23,046.87 + £29,294.10 = £63,964.37 \text{ Total amount in cash I have.}$$

$$£63,964.37 \times 0.025 = £1,599.11 \text{ Zakat I will give.}$$

Better still as a precaution I will give £1,600 or £1,610.00 in Zakat.

LEVEL 5 SHARES

- There is no Zakat on rented properties.

Zakat is only due on rent money which is in hand and not that which has been spent. There is also no Zakat on the total yearly salary.

Zakat is only due on the money left in hand on the calculation date.

So, if someone has a yearly salary of £50,000.00 but has spent £35,000.00, Zakat is only due on the remaining £15,000.00.

Level 5

QUESTION 1

5,634 Shares in GlaxoSmithKline.

7,989 Shares in Vodafone.

9,473 Shares in National Grid.

32,212 Shares in Severn Trent.

1 Share in GlaxoSmithKline is selling at £7.78

1 Share in Vodafone is selling at £3.33

1 Share in National Grid is selling at £5.67

1 Share in Severn Trent is selling at £2.98

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LEVEL 5 SHARES

QUESTION 2

200 Shares in GlaxoSmithKline.

5,000 Shares in Vodafone.

3,500 Shares in National Grid.

7,500 Shares in Severn Trent.



1 Share in GlaxoSmithKline is selling at £3.78

1 Share in Vodafone is selling at £6.33

1 Share in National Grid is selling at £2.67

1 Share in Severn Trent is selling at £11.98

LEVEL 5 SHARES

SELF-MADE QUESTION 1

[illegible]

SELF-MADE QUESTION 2

[illegible]

QUESTION 2

5,000 Shares in Vodafone.

3,500 Shares in National Grid.

7,500 Shares in Severn Trent.

1 Share in GlaxoSmithKline is selling at £3.78

1 Share in Vodafone is selling at £6.33

1 Share in National Grid is selling at £2.67

1 Share in Severn Trent is selling at £11.98



SELF-MADE QUESTION 1

[illegible]

SELF-MADE QUESTION 2

This image shows a close-up of a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

LEVEL 6 DEBTS & MONEY LOANED TO OTHERS

A person is allowed to minus any debts he may have, although it is better not to. However, Zakat is due on the money he has given to anyone to borrow. This includes giving to a masjid, madrasah for building purposes etc.

EXAMPLE OF SUBTRACTING THE DEBTS

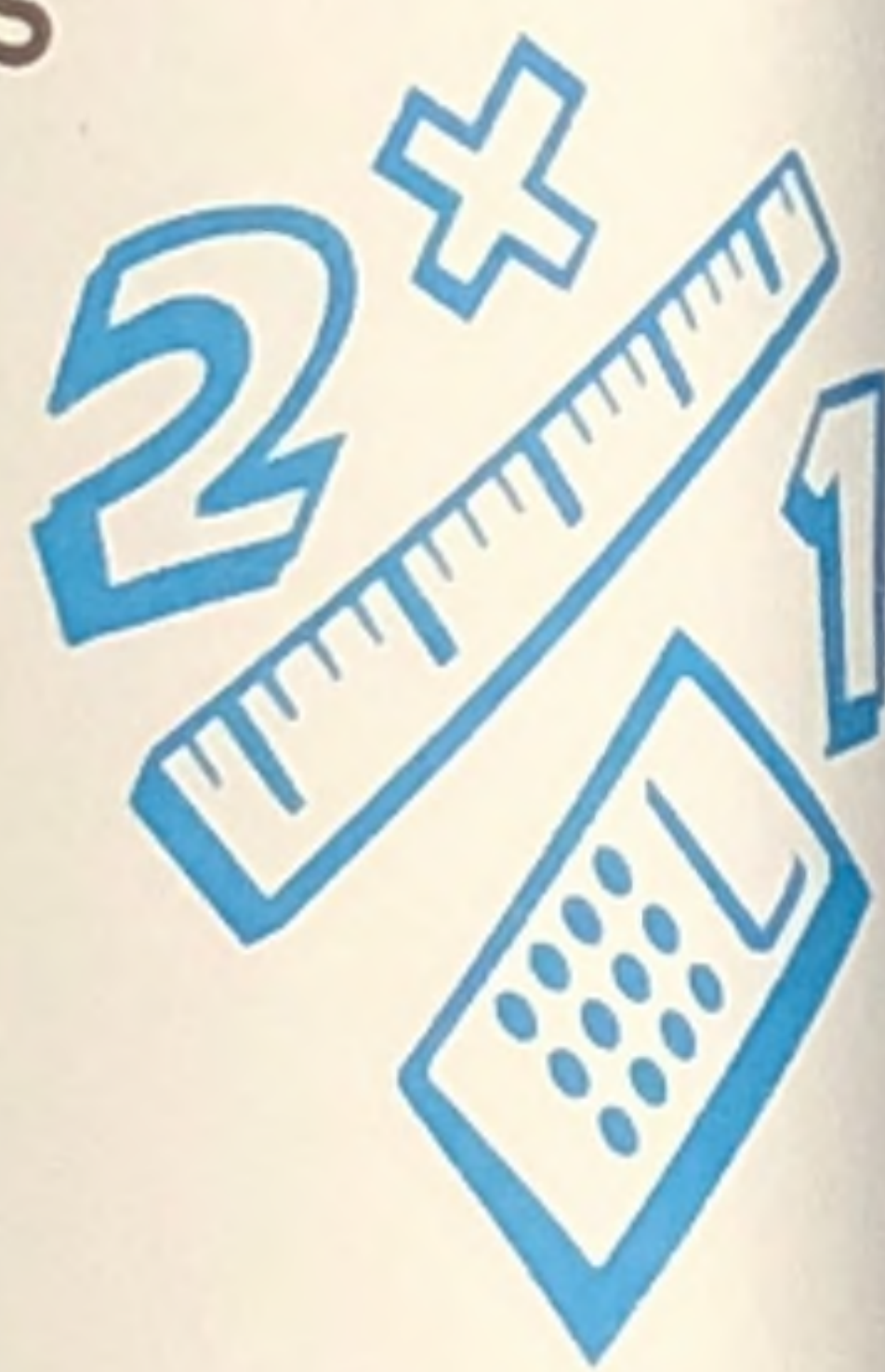
£5,000 total amount of various savings.

£7,000.00 given to sister to borrow.

£356.32 electric bill I have to pay.

£432.90 gas bill I have to pay.

£271.51 water bill I have to pay.



Calculation of Zakat

£5,000 + £7,000 = £12,000 total amount on which Zakat is due. However, I want to minus my debts, therefore:

£12,000 - £356.32 electric bill = £11,643.68 cash remaining.

£11,643.68 - £432.90 gas bill = £11,210.78 cash remaining.

£11,210.78 - £271.51 water bill = £10,939.27 cash remaining.

£10,939.27 total amount that remains on which Zakat is due

£10,939.27 x 0.025 = £273.48 Zakat I will give.

Better still as a precaution I will give £274.00 or £275.00 in Zakat.

LEVEL 6 DEBTS & MONEY LOANED TO OTHERS

EXAMPLE OF NOT SUBTRACTING THE DEBTS

Calculation of Zakat

£5,000 + £7,000 = £12,000 total amount on which Zakat is due. However, I don't want to minus my debts, mentioned on page 42 therefore:

£12,000 x 0.025 = £300 Zakat I will give.

Questions of not subtracting the debts is not required as the debts will be totally ignored and the normal Zakat calculation rules will apply. The one example shown will make it easy to understand.

QUESTION 1

EXAMPLE OF SUBTRACTING THE DEBTS

£8,000.00 total amount of savings.

£2,500.00 given to brother to borrow.

£3,000.00 borrowed from my friend.

QUESTION 2

EXAMPLE OF NOT SUBTRACTING THE DEBTS (Money I have to pay).

£6,700.00 total savings I have.

£200.00 given to friend to borrow.

£1,500.00 to pay back to my sister.

£253.00 gas bill.

- Zakat cannot be given in a place where there is a risk of it been given to non-Muslims. For example, in a place of a disaster, such as an earthquake.

SELF-MADE QUESTION 1

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins or other markings on the paper.

SELF-MADE QUESTION 2

[illegible]

LEVEL 6 DEBTS & MONEY LOANED TO OTHERS

A WORD OF CAUTION

- Debts are of two types:
 - 1) Debts where the time of repaying them is not fixed. These are usually money borrowed from relatives and friends. These kind of debts can be subtracted from the total amount of wealth that the person may have.
 - 2) Debts which are repayable during a fixed time period. These kind of debts are usually borrowed from a bank or a building society. In such debts, the amount repayable in the next 12 months from the calculation date of Zakat will be treated as a debt and not the full amount borrowed. For example: If a loan of £5,000.00 is taken out which is repayable over 5 years at £100.00 a month, then to calculate the debt for Zakat purposes, it must be established the amount of capital to be repaid in the next 12 months at the date when Zakat is due. In the calculation of the next 12 months' repayments, the interest will be ignored. In the example given, the typical debt will be £1,200 every year (although this may vary towards the end depending on the date when Zakat is calculated and the balance outstanding towards the capital). Once the capital has been paid off (£5,000 in this case) the balance of interest outstanding (the extra £1,000) cannot be treated as a debt for Zakat calculation.
- Any borrowings repayable with interest are unlawful. (mortgage, Student loans & Interest based loans).

LEVEL 7

Final example of Zakat Covering all the things mentioned in this book

- a) £45,231.62 total amount of various savings.
- b) £10.00 found behind my computer
- c) £78,500.00 of stock in my discount store.
- d) 163.89 grams of gold necklace. It is 24 carat gold.
- e) 253.9 grams of silver ring and bracelet.

1 gram of 24 carat gold is £7.33

1 gram of silver is £3.43

f) 34 Saudi Arabian Riyals (SR).

g) \$597.00

h) €310.00

3,500 Pakistani Rupees (PR).

£1.00 = 4.79 (SR).

£1.00 = \$2.61

£1.00 = €2.12

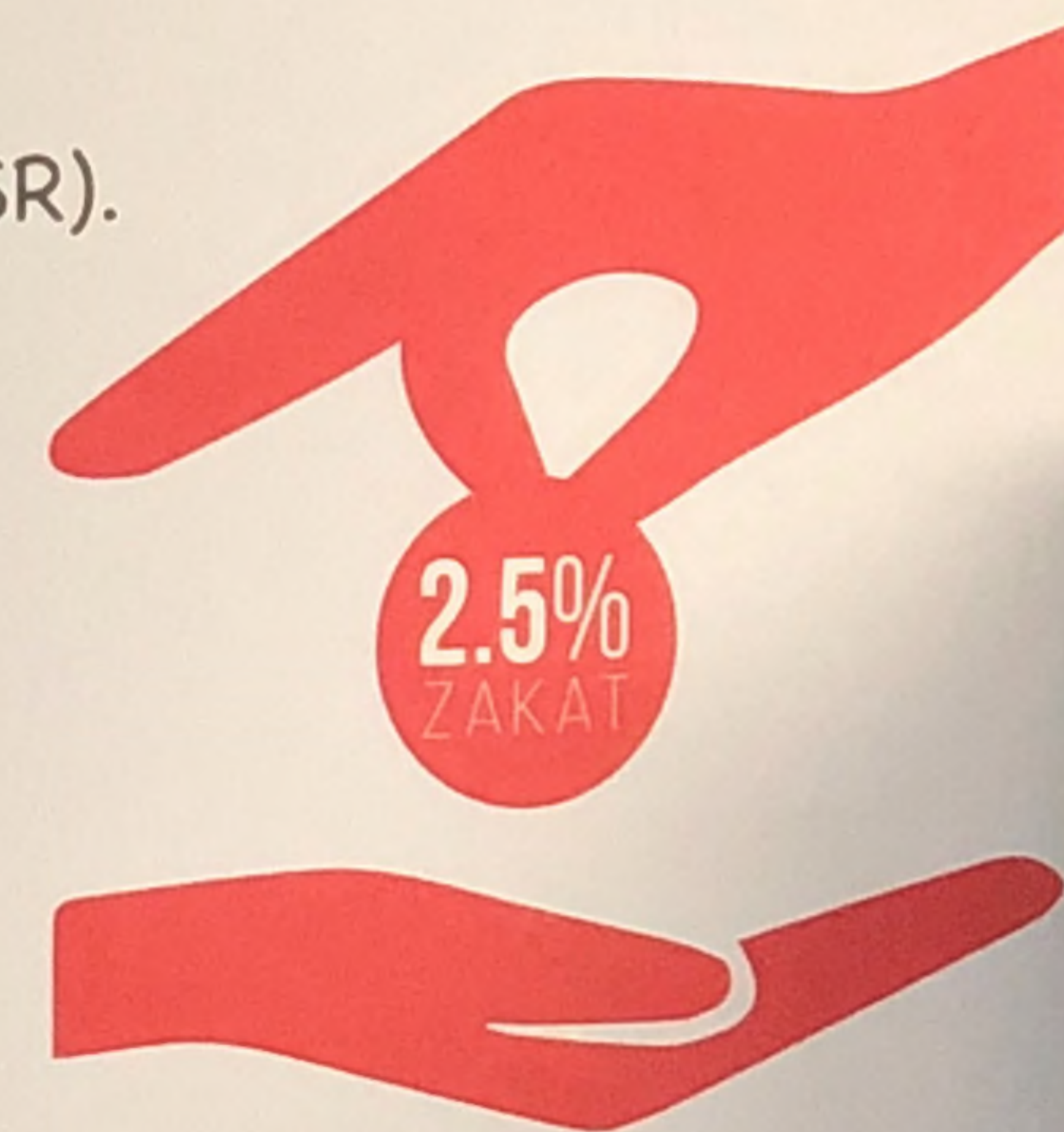
£1.00 = 97 (PR).

i) 334 Shares in GlaxoSmithKline.

j) 860 Shares in Vodafone.

k) 735 Shares in National Grid.

l) 1,215 Shares in Severn Trent.



LEVEL 7

Final example of Zakat Covering all the things mentioned in this book

- 1 Share in GlaxoSmithKline is selling at £13.76
- 1 Share in Vodafone is selling at £2.67
- 1 Share in National Grid is selling at £9.21
- 1 Share in Severn Trent is selling at £9.24

m) £3,000.00 given to brother to borrow.

Calculation of Zakat

1 gram of 24 carat gold is £7.33

1 gram of silver is £3.43

163.89 grams of gold necklace 24 carat gold x £7.33 = £1,201.31

253.9 grams of silver ring and bracelet x £3.43 = £870.88

£1.00 = 4.79 (SR).

£1.00 = \$2.61

£1.00 = €2.12

£1.00 = 97 (PR).

34 Saudi Arabian Riyals (SR) ÷ £4.79 = £7.10

\$597.00 ÷ £2.61 = £228.74

€310.00 ÷ £2.12 = £146.23

3,500 Pakistani Rupees (PR) will be given in same currency in Pakistan by my uncle to give to the poor, therefore will not change this into pounds.

3,500 (PR) x 0.025 = 88 (PR) but will give 100 (PR).



LEVEL 7

Final example of Zakat Covering all the things mentioned in this book

- 1 Share in GlaxoSmithKline is selling at £13.76
- 1 Share in Vodafone is selling at £2.67
- 1 Share in National Grid is selling at £9.21
- 1 Share in Severn Trent is selling at £9.24

334 Shares in GlaxoSmithKline x £13.76 = £4,595.84

860 Shares in Vodafone x £2.67 = £2,296.20

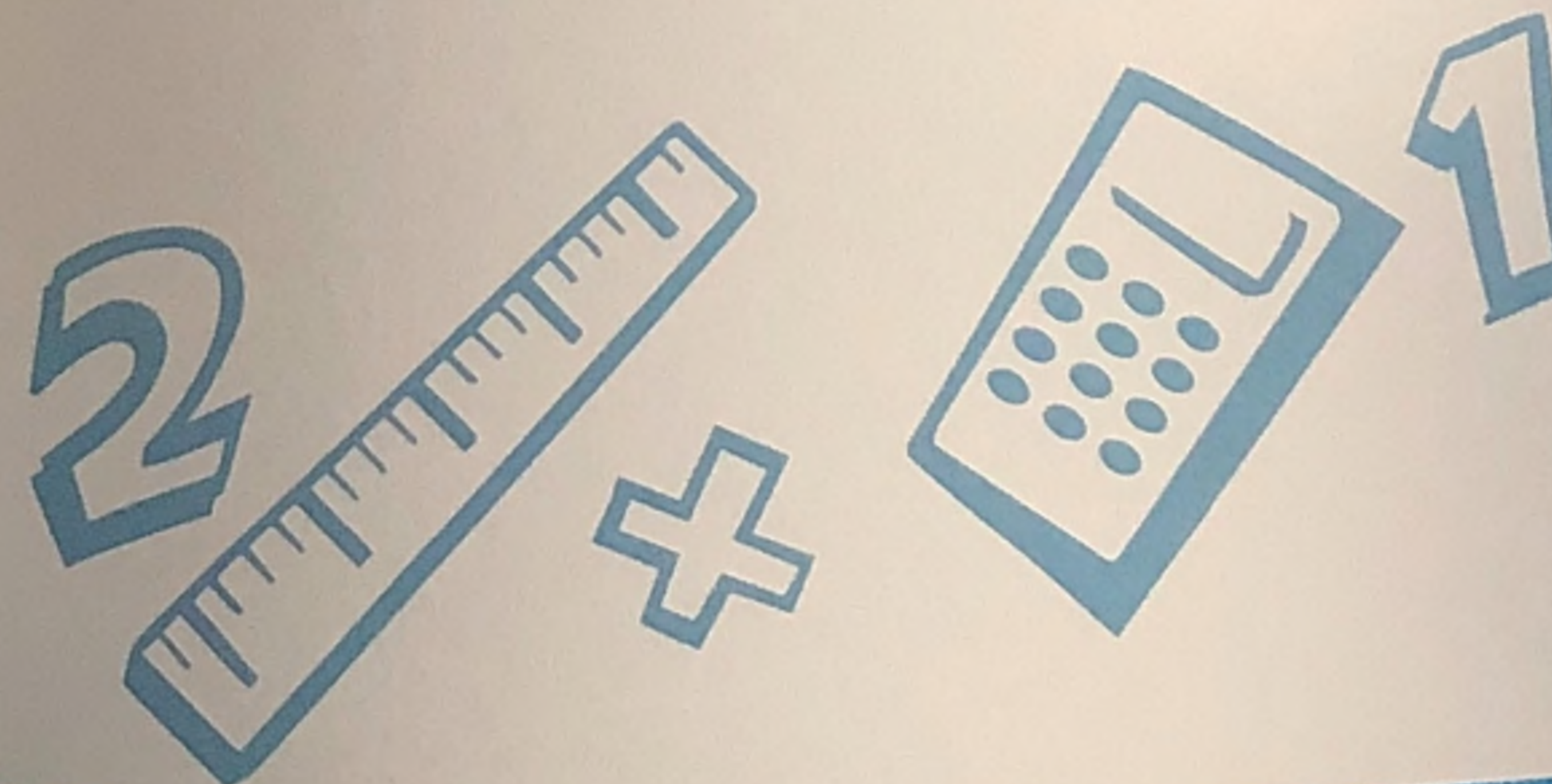
735 Shares in National Grid x £9.21 = £6,769.35

1,215 Shares in Severn Trent x £9.24 = £11,226.60.

Excluding the Pakistani Rupees, Zakat will be due on the things in pounds from 'a - m':

a) £45,231.62 + b) £10.00 + c) £78,500.00 + d) £1,201.31 + e) £870.88 + f) £7.10 + g) £228.74 + h) £146.23 + i) £4,595.84 + j) £2,296.20 + k) £6,769.35 + l) £11,226.60 + m) £3,000.00.

= £154,083.87 total amount in cash I have.



LEVEL 7

Final example of Zakat Covering all the things mentioned in this book

- 1 Share in GlaxoSmithKline is selling at £13.76
- 1 Share in Vodafone is selling at £2.67
- 1 Share in National Grid is selling at £9.21
- 1 Share in Severn Trent is selling at £9.24

m) £3,000.00 given to brother to borrow.

Calculation of Zakat

1 gram of 24 carat gold is £7.33

1 gram of silver is £3.43

163.89 grams of gold necklace 24 carat gold x £7.33 = £1,201.31

253.9 grams of silver ring and bracelet x £3.43 = £870.88

£1.00 = 4.79 (SR).

£1.00 = \$2.61

£1.00 = €2.12

£1.00 = 97 (PR).

34 Saudi Arabian Riyals (SR) ÷ £4.79 = £7.10

\$597.00 ÷ £2.61 = £228.74

€310.00 ÷ £2.12 = £146.23

3,500 Pakistani Rupees (PR) will be given in same currency in Pakistan by my uncle to give to the poor, therefore will not change this into pounds.

3,500 (PR) x 0.025 = 88 (PR) but will give 100 (PR).



LEVEL 7

Final example of Zakat Covering all the things mentioned in this book

1 Share in GlaxoSmithKline is selling at £13.76

1 Share in Vodafone is selling at £2.67

1 Share in National Grid is selling at £9.21

1 Share in Severn Trent is selling at £9.24

334 Shares in GlaxoSmithKline x £13.76 = £4,595.84

860 Shares in Vodafone x £2.67 = £2,296.20

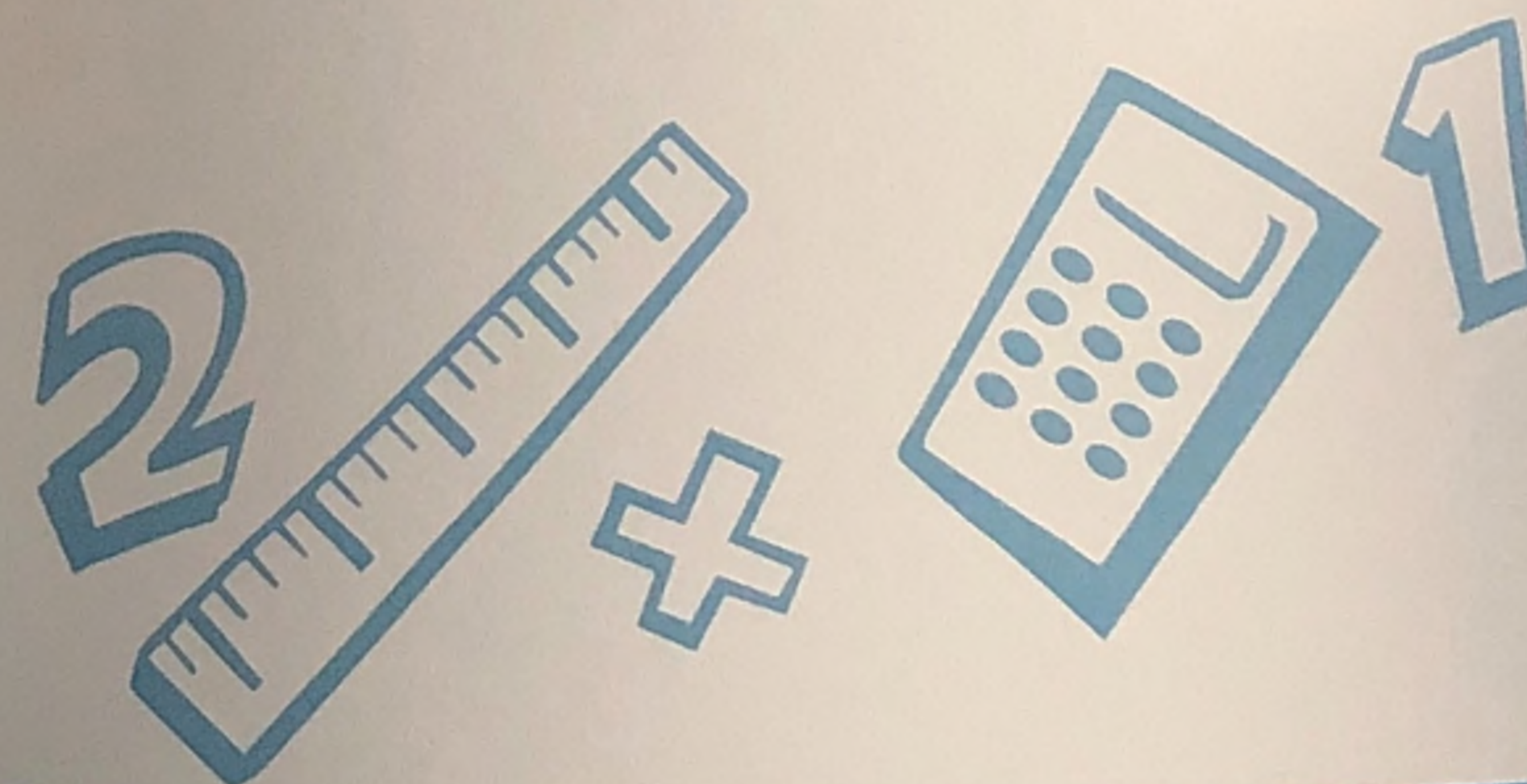
735 Shares in National Grid x £9.21 = £6,769.35

1,215 Shares in Severn Trent x £9.24 = £11,226.60.

Excluding the Pakistani Rupees, Zakat will be due on the things in pounds from 'a - m':

a) £45,231.62 + b) £10.00 + c) £78,500.00 + d) £1,201.31 + e) £870.88 + f) £7.10 + g) £228.74 + h) £146.23 + i) £4,595.84 + j) £2,296.20 + k) £6,769.35 + l) £11,226.60 + m) £3,000.00.

= £154,083.87 total amount in cash I have.



LEVEL 7

Debts that i am allowed to subtract from my Credit

£531.45 electric bill I have to pay.

£298.10 gas bill I have to pay.

£53.44 water bill I have to pay.

= £882.99 total amount of debts I have.

From the £882.99 debts which I have, I will only take £382.99 as my debts and not the full amount so that I can pay extra Zakat. I will assume that I don't have the extra £500 as debts.

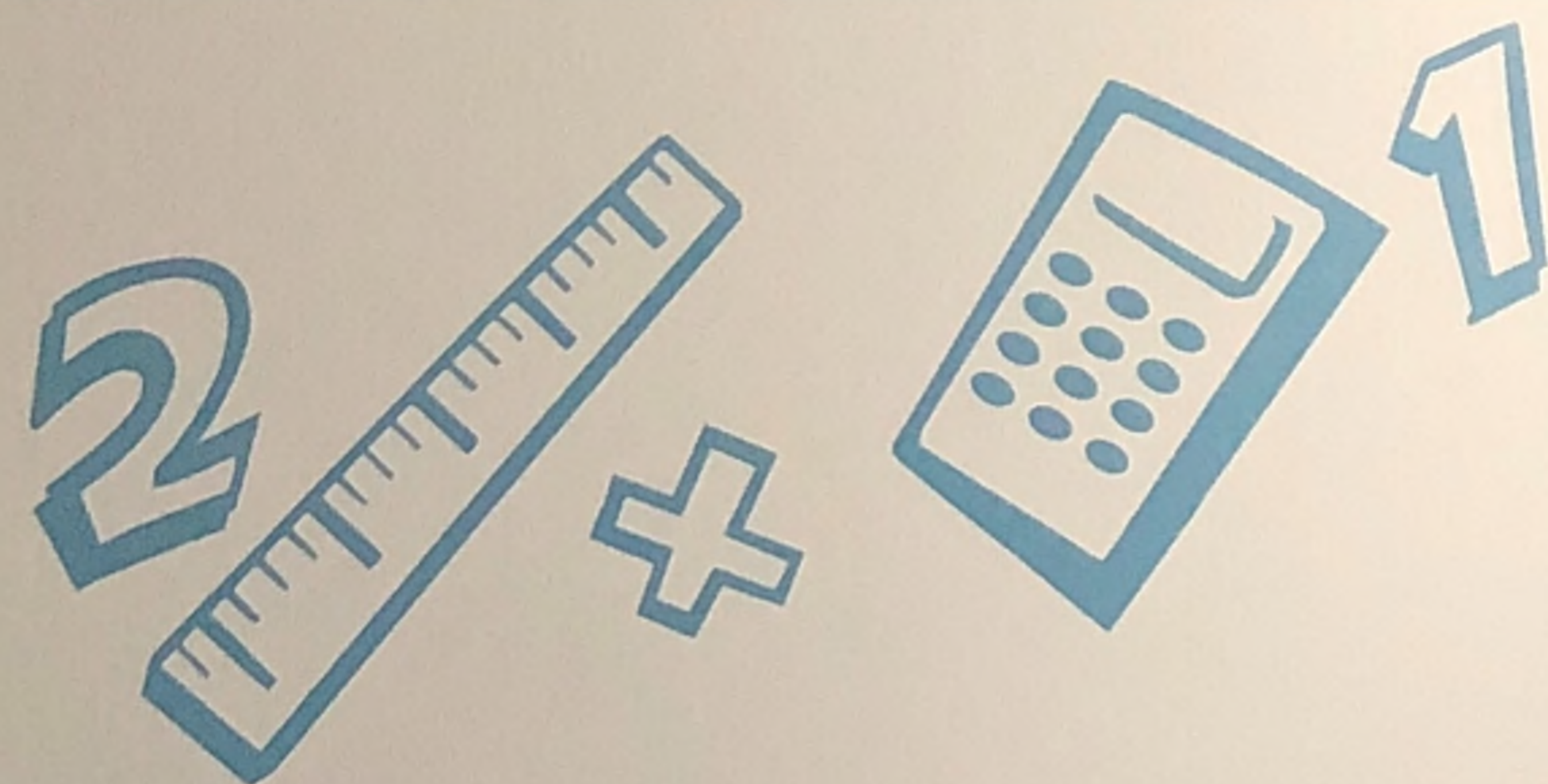
Therefore, £154,083.87 credit — £382.99 debts =

£153,700.88 total amount on which Zakat is due.

£153,700.88 ÷ 40 = £3,842.52 Zakat I will give.

Better still as a precaution I will give £3,850.00 in Zakat.

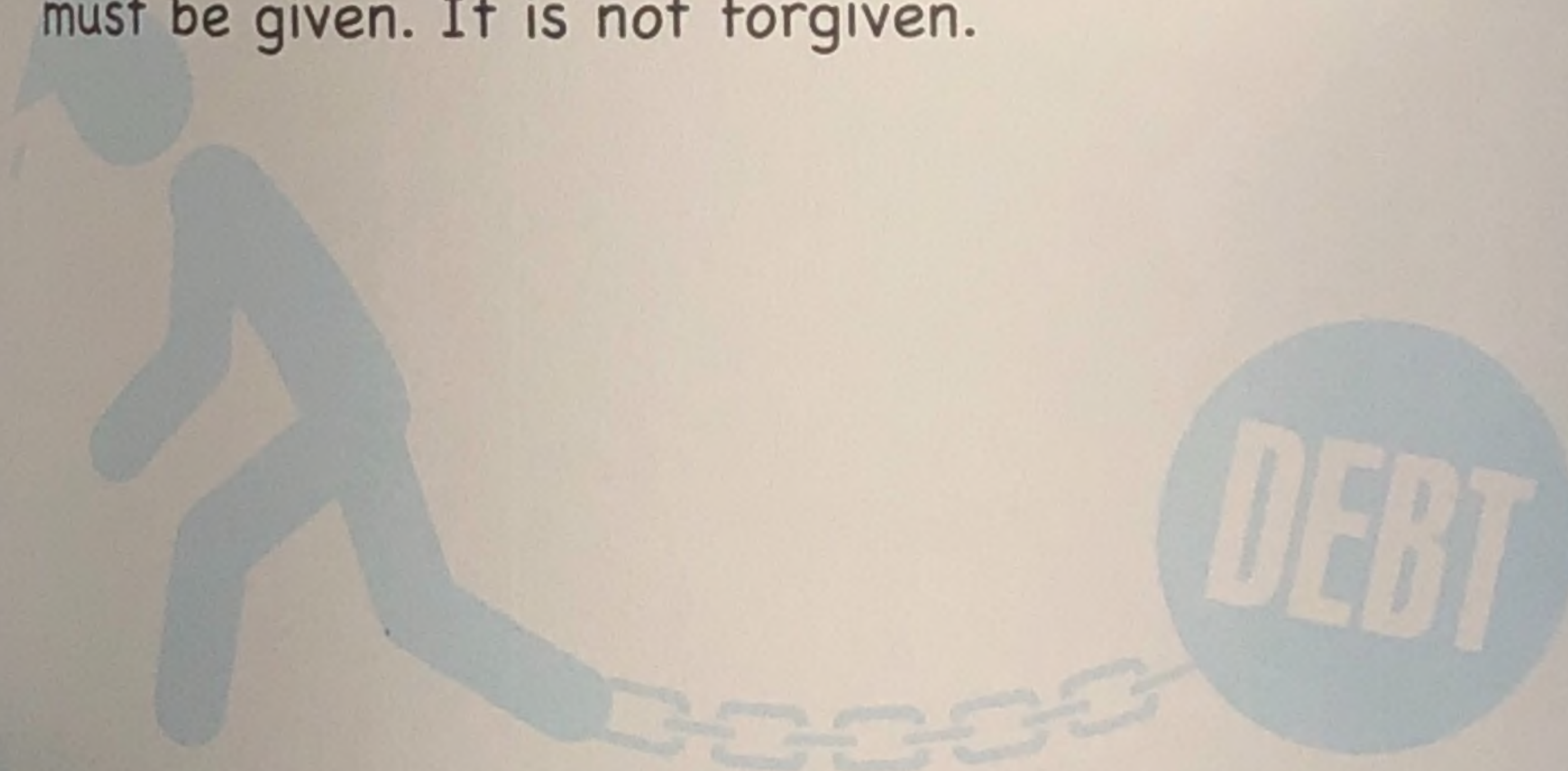
+ 88 (PR) but will give 100 (PR) in Zakat to uncle to give to the poor in Pakistan.



LEVEL 7

Debts that i am allowed to subtract from my Credit

- Zakat cannot be given to non-Muslims.
- Zakat cannot be given to the parents, grandparents, children, grandchildren.
- Zakat cannot be given by the wife to the husband or by the husband to the wife.
- Zakat can be given to brothers, sisters, nephews, and nieces, uncles, aunts (paternal and maternal), father-in-law, mother-in-law provided they are poor and do not hold the value of nisab.
- Zakat should be given as soon as possible. It is a major sin if the following year of the Zakat calculation date comes and the full Zakat has not yet been given.
- If Zakat for several years has not been given it still must be given. It is not forgiven.



LEVEL 7

Debts that i am allowed to subtract from my Credit

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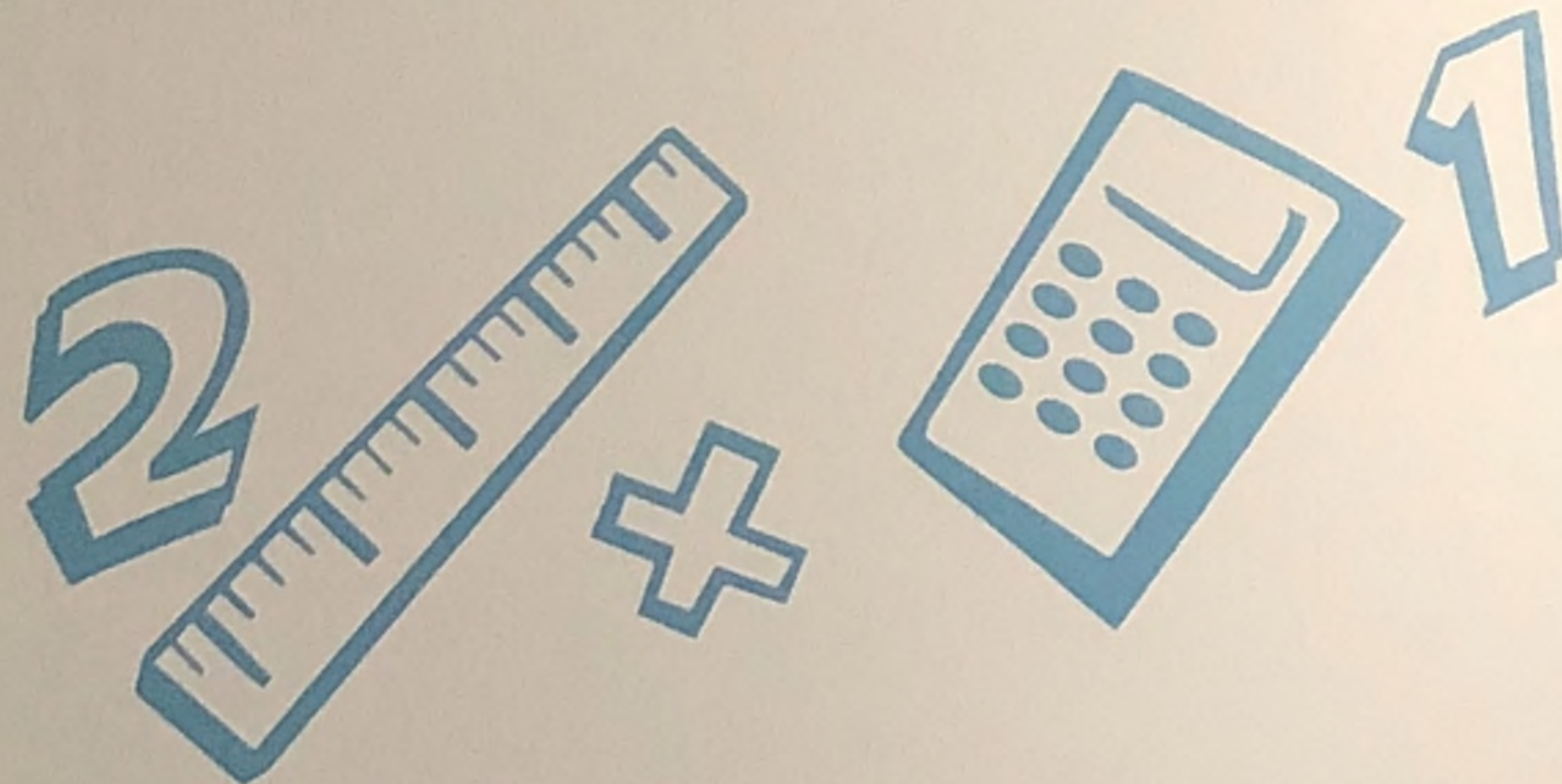
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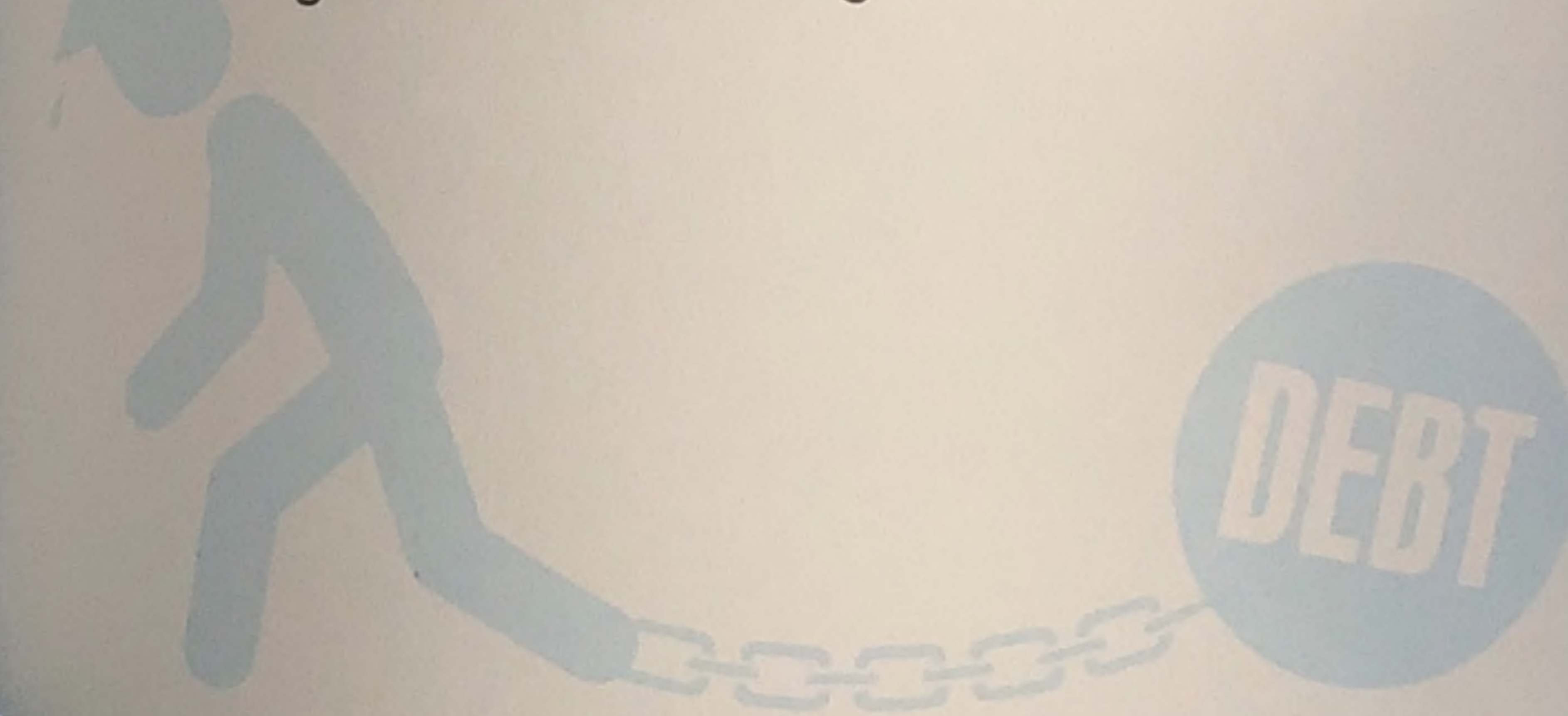
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- If Zakat for several years has not been given it still must be given. It is not forgiven.



Final Question of Zakat covering all the things mentioned in this book

- a) £1,231.62 total amount of various savings I have.
b) £20.00 found behind my computer.
c) £78,500.00 of stock in my plumbing shop.
d) 23.89 grams of gold necklace I have. It is 24 carat gold.
e) 189.9 grams of silver ring and bracelet I have.
1 gram of 24 carat gold is £3.13, 1 gram of silver is £1.22
- f) 155 Saudi Arabian Riyals (SR).
g) \$80.00
h) €250.00
i) 1,500 Indian Rupees (IR). You will give the Zakah of this in Indian Rupees.
£1.00 = 5.23 (SR).
£1.00 = \$1.31
£1.00 = €2.35
£1.00 = 86 (IR).
- j) 123 Shares in GlaxoSmithKline.
k) 563 Shares in Vodafone.
l) 222 Shares in National Grid.
m) 1,234 Shares in Severn Trent.
n) £2000 given to Masjid to borrow
1 Share in GlaxoSmithKline is selling at £5.76
1 Share in Vodafone is selling at £3.12
1 Share in National Grid is selling at £2.89
1 Share in Severn Trent is selling at £6.74
- 
- 



Debts that i am allowed to subtract from my Credit

£341.67 electric bill I have to pay.

£105.09 gas bill I have to pay.

£153.53 water bill I have to pay.

You will be generous in paying out a little extra in Zakat and therefore minus £300.00 from the total and not take the whole amount as debts.

This image shows a single sheet of white paper with horizontal blue ruling lines. A large, light blue watermark of a question mark is centered on the page. The paper appears to be part of a notebook or a set of stationery.

LEVEL 7

Final Question of Zakat covering all the things mentioned in this book

[illegible]

LEVEL 7

Debts that I am allowed to subtract from my Credit

SELF-MADE QUESTION 1

[illegible]

SELF-MADE QUESTION 2

[illegible]

LEVEL 7

Final Question of Zakat covering all the things mentioned in this book

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LEVEL 7

Debts that I am allowed to subtract from my Credit

SELF-MADE QUESTION 1

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SELF-MADE QUESTION 2

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LEVEL 7

- All the things mentioned in this book and are used as examples are those things on which Zakat is compulsory on and which most people have and give Zakat on. If there is something that an individual has a doubt as to whether Zakat is compulsory or not, he should consult a scholar.

LEVEL 7

Once you have calculated as to how much Zakat you need to give you need to keep a record of how much and to whom you have given the Zakat to.

This will help you in many ways. For example, if you need to give a certain poor relative Zakat again, you will know exactly how much and when it was given. Also, it will make you remember how much Zakat still needs to be given before the following year.

It will also make you feel happy that you helped so many Islamic institutions and poor Muslims around the world whenever you look back at the track record.

For Zakat purposes it is best to keep a separate book rather than write everything down on pieces of paper. In this way you will have a record for several previous years Zakat that was given.



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For Zakat purposes it is best to keep a separate book rather than write everything down on pieces of paper. In this way you will be have a record for several previous years Zakat that was given.



The following is an example of how you can keep a track record of your Zakat.

*All my Zakah for 1437 Hijri 2016 paid in full. Al-Hamdulillah may Allah ﷻ accept.

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TEST ONE

Handwriting practice lines on page 60, consisting of 20 horizontal dotted lines.



TEST TWO

Handwriting practice lines on page 61, consisting of 20 horizontal dotted lines.




TEST ONE

Handwriting practice lines for Test One, consisting of 20 horizontal dotted lines on a light blue grid background.




TEST TWO

Handwriting practice lines for Test Two, consisting of 20 horizontal dotted lines on a light blue grid background.



TEST THREE

Handwriting practice lines for Test Three, consisting of 20 horizontal dotted lines on a light blue background.



TEST FOUR

Handwriting practice lines for Test Four, consisting of 20 horizontal dotted lines on a light blue background.



TEST THREE

Handwriting practice lines on page 62, consisting of 20 horizontal dotted lines.



TEST FOUR

Handwriting practice lines on page 63, consisting of 20 horizontal dotted lines.

- Keep a separate file or book for keeping a record of your Zakat when you grow up.
Keep your record for at least a year as you may need to refer back to it the following year.
- Any interest received from savings must be given to poor **without** the intention of gaining reward.

ANSWERS TO THE QUESTIONS GIVEN IN THE BOOK

LEVEL 1 page: 17 & 18

SAVINGS ONLY

QUESTION 1: £121.90. It is better to give £122.00 although this is not necessary.

QUESTION 2: £239.08. It is better to give £240.00

QUESTION 3: £3,447.30. It is better to give £3,450.00 although this is not necessary.

QUESTION 4: £9,413.30. It is better to give £9,420.00 although this is not necessary.

ANSWERS TO THE QUESTIONS GIVEN IN THE BOOK

LEVEL 2 page 21 & 22

BUSINESS STOCK & SAVINGS

QUESTION 1: £978.75. It is better to give £980.00 although this is not necessary.

QUESTION 2: £5,075.00. It is better to give £5,100.00 although this is not necessary.

QUESTION 3: £4,041.97 It is better to give £4,050.00 although this is not necessary.

QUESTION 4: £11,574.15. It is better to give £11,600.00 although this is not necessary.

ANSWERS TO THE QUESTIONS GIVEN IN THE BOOK

LEVEL 3 page 26, 27 & 28

GOLD AND SILVER

QUESTION 1: £33.15. It is better to give £35.00 although this is not necessary.

QUESTION 2: £725.88. It is better to give £730.00 although this is not necessary.

QUESTION 3: £1,045.20. It is better to give £1,050.00 although this is not necessary.

QUESTION 4: £778.87. It is better to give £780.00 although this is not necessary.

QUESTION 5: £1,284.58 It is better to give £1,285.00 although this is not necessary.

LEVEL 4 page 34 & 36 FOREIGN CURRENCY

QUESTION 1 FOR OPTION ONE:

8.63 Dinars. It is better to give 9.00 Dinars or 10.00 Dinars although this is not necessary.

22.33 Liras. It is better to give 23 Liras or 25 Liras although this is not necessary.

35.9 Dirhams. It is better to give 36.00 Dirhams or 40.00 Dirhams although this is not necessary.

QUESTION 1 FOR OPTION TWO:

$$£460.00 + £348.83 + £1293.69 = £2,102.52$$

$£2,102.52 \times 0.025 = £52.56$. It is better to give £55.00 although this is not necessary.

QUESTION 2 FOR OPTION 1:

11.40 (SR). It is better to give 15.00 (SR) although this is not necessary.

\$82.45 It is better to give \$85.00 although this is not necessary.

€2.64 It is better to give €3.00 although this is not necessary.

25 (PR).

QUESTION 2 FOR OPTION 2

$$£67.16 + £1,095.68 + £21.08 + £9.62 = £1,193.54$$

$£1,193.54 \times 0.025 = £29.84$. It is better to give £30.00 or £35.00 although this is not necessary.

LEVEL 5 page 39 & 40 SHARES

QUESTION 1

$$5,634 \text{ (GSK)} = £43,832.52$$

$$7,989 \text{ (V)} = £26,603.37$$

$$9,473 \text{ (NG)} = £53,711.91$$

$$32,212 \text{ (ST)} = £95,991.76$$

$$£43,832.52 + £26,603.37 + £53,711.91 + £95,991.76 = £220,139.56$$

$£220,139.56 \times 0.025 = £5,503.49$. It is better to give £5,580.00 or £5,600.00 although this is not necessary.

QUESTION 2

$$200 \text{ (GSK)} = £756.00$$

$$5,000 \text{ (V)} = £31,650.00$$

$$3,500 \text{ (NG)} = £9,345.00$$

$$7,500 \text{ (ST)} = £89,850.00$$

$$£756 + £31,650.00 + £9,345.00 + £89,850.00 = £131,601.00$$

$£131,601.00 \times 0.025 = £3,290.03$. It is better to give £3,300.00 although this is not necessary.

LEVEL 6 page 43 & 44

DEBTS AND MONEY LOANED TO OTHERS

QUESTION 1

EXAMPLE OF SUBTRACTING THE DEBTS

£187.50 Zakat due. It is better to give £190.00 although this is not necessary.

QUESTION 2

EXAMPLE OF NOT SUBTRACTING THE DEBTS

$£6,700.00 + £200.00 = £6,900.00$

$£6,900 \times 0.025 = £172.50$. It is better to give £175.00 although this is not necessary.

LEVEL 7 page 53

FINAL QUESTION OF ZAKAT COVERING ALL THE THINGS MENTIONED IN THIS BOOK

$£1,231.62 + £20.00 + £78,500.00 + £74.78$ (gold)
 $+ £231.68$ (silver) $+ £29.64$ (SR) $+ £61.07$ (\$) $+ £106.38$
(€) $+ £708.48$ (GSK) $+ £1,756.56$ (V) $+ £641.58$ (NG)
 $+ £8,317.16$ (ST) $+ £2,000.00$ (given to the Masjid to borrow).
 $= £93,678.95$

Total I have = £93,678.95.

Total debt I owe = $£341.67 + £105.09$
 $+ £153.53 = £600.29$

I will minus £300.00 only. Therefore, $£600.29 - £300.00$
 $= £300.29$ is the amount of debt which I owe.

Total $£93,678.95 - £300.29 = £93,378.66$

$£93,378.66 \times 0.025 = £2,334.47$ Zakah I will give.
It is better to give £2,340.00 or £2,350.00
although this is not necessary.

Also, I have 1,500.00 Indian Rupees which I need to give Zakat on.

I will give this Zakat in the same currency. Therefore,
 $1,500 \times 0.025 = 37.5$ Indian Rupees I will give in Zakat.
It is better to give 50.00 Indian Rupees although this is not necessary.

LEVEL 6 page 43 & 44

DEBTS AND MONEY LOANED TO OTHERS

QUESTION 1

EXAMPLE OF SUBTRACTING THE DEBTS

£187.50 Zakat due. It is better to give £190.00 although this is not necessary.

QUESTION 2

EXAMPLE OF NOT SUBTRACTING THE DEBTS

$£6,700.00 + £200.00 = £6,900.00$

$£6,900 \times 0.025 = £172.50$. It is better to give £175.00 although this is not necessary.

LEVEL 7 page 53

FINAL QUESTION OF ZAKAT COVERING ALL THE THINGS MENTIONED IN THIS BOOK

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LEVEL 8

Track record of Zakat which I have paid

Make your own chart to show as to where, when and the amount of Zakat you have paid using the last amount in the question you have answered. The amount which was £2,340.00 and 50.00 Indian Rupees.

ZAKAT LEFT TO BE PAID	AMOUNT PAID	ZAKAT GIVEN TO WHOM	DATE GIVEN	MINUS FROM ORIGINAL AMOUNT

*All my Zakah for 14..... Hijri 20..... paid in full. Al-Hamdulillah may Allah ﷻ accept.

- There is no Zakat payable on homes used for living, business property such as a newsagent, post office, personal items that are used in the home such as furniture, dishwasher, utensils, food items etc.
- You should keep a track record of all the Zakat paid for reference purposes.
- The amount of wealth a person owns will go up and down during the year. Zakat will only be due if it is equal to or more than the nisab.
- Just calculating how much Zakat needs to be given or by putting the amount that needs to be given to one side does not mean that the fulfilling of Zakat is completed. Zakat will only be fulfilled when it has been given to the rightful owners.
- If Zakat has not been paid in the past, it must still be paid, it is not forgiven. An educated guess must be made and the Zakat must be paid ASAP. A little extra money should be added to be on the safe side.
- The lunar (Islamic) calendar must be used when calculating zakat and not the Gregorian (solar) calendar. The date and month will always remain the same unless the person has no wealth left.

RULES TO REMEMBER WHEN CALCULATING ZAKAT ON DIFFERENT TYPES OF WEALTH

- To get the answer as to how much Zakat needs to be given you either: \times (multiply) by 0.025 or you \div (divide) by 40 the total amount of wealth on which Zakat needs to be given.
- For calculating Zakat on gold and silver you \times (multiply) by the selling price of the gold and silver.
- For calculating Zakat on foreign currency, you can either give the Zakat from the currency itself by \times by 0.025 or \div by 40 and give the same currency in Zakat or you change the foreign currency into your local currency by \div it by the exchange rate.
- For calculating Zakat on shares, you \times by the selling price of the shares with the number of shares you hold.
- You are allowed to minus debts from your wealth although it is best not to.
- Zakat has to be given on money that you have loaned to others even though it may be a masjid or an Islamic institution.
- Zakat is compulsory on crops and farm animals. However, since we do not generally own these things in the United Kingdom the rules of these are not mentioned in this book. There is no Zakat on fruit and vegetables that are grown in the garden.

SHARIAH RULINGS

- Zakat is not a tax. It is an act of worship and a great reward.
- Zakat is compulsory each year even though the money, jewellery etc. has been left untouched for the full year.
- Zakat must be given on the wealth that a person receives even though it may be 1 day before the calculation date. It will be added with the rest of the wealth and Zakat will be given on the whole amount the next day.
- When giving Zakat, it is necessary to have the intention of giving Zakat, otherwise the Zakat will not count. The intention in the heart will be sufficient. The intention does not need to be made with the tongue.
- Zakat must be given for all the previous years when the money borrowed to others is received. If the money is received in instalments, it has to be given on receiving it.
- Zakat cannot be given to a non-Muslim person or organisation for distribution as there is a high risk of it not been given according to the laws of Islam. However, voluntary charity can be given to non-Muslims.
- Zakat cannot be used to pay off debts or bills of a poor person. The money must be given to him, so that he can pay of his debts, bills etc.
- You do not need to tell the poor person that the money given to him is Zakat. In fact, you may tell it is a gift and the Zakat will still count.

A happy Muslim Family who have fulfilled the commands of ALLAH ﷻ



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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

The learning of the rules of Zakat is important as every Muslim knows.

It is also equally important to learn how to calculate Zakat, so that the things on which Zakat which is compulsory is calculated properly, so that the correct amount of money is passed on to the poor.

Many people give Zakat but do not know how to calculate Zakat.

They give money to the poor and needy and think it is sufficient to give any amount of money and the duty will be fulfilled. However, this is not correct as there is a risk of giving less Zakat.

Zakat must be calculated correctly and given in a proper manner which has been set by the laws of Islam.

This book teaches the children how to calculate Zakat in a simple way.

It is a practical method for small children to learn about Zakat.

There are different levels in the book. It starts from the easy level and goes on to the higher level. After each level, questions have been set for children to answer. The answers to the questions have been written at the back of the book.

After practically learning the calculation of Zakat, this book will create love with the poor and needy and encourage the small children to give Zakat when they grow up (InshaAllah).